



Florida Housing Coalition's 30th Annual Statewide
Affordable Housing Conference

Home Matters 2017

DAY 1

Monday, September 11, 2017

9 a.m. – 11:15 a.m.

Opening Plenary

Welcome

PRESENTERS:

George Romagnoli, Board Chair, Florida Housing Coalition Board of Directors

Jaimie Ross, Esq., President/CEO, Florida Housing Coalition

Federal Update – Dr. Denise Cleveland-Leggett, U.S. Department of Housing and Urban Development

Keynote Address – Trey Price, Florida Housing Finance Corporation

State of the State Plenary: Home Matters

PRESENTERS:

Joseph Pennisi, Executive Director, Florida Policy Institute

Dr. Susan Pourciau, Director of Homeless Training and Technical Assistance, Florida
Housing Coalition

Trey Price, Executive Director, Florida Housing Finance Corporation

The Sadowski Act funds the statewide effort to end homelessness, as well as providing funding for Florida's state and local housing trust fund programs that work in tandem with federal housing programs. This is a fast-paced conversation with key government professionals working at the state and federal level addressing critical housing programs and the coordinated effort to end homelessness in Florida. The Florida Policy Institute articulates the connection between housing and the economy and the value of the Sadowski Act trust fund appropriations.

Florida Affordable Housing Success Stories

Housing Champion Awards

11:30 a.m. – 2:15 p.m.

Lunch, Celebrating 25 Years of the Sadowski Act, Sadowski Coalition and Affiliates Awards

MODERATOR:

Ken Pruitt, Former Senate President, Principal, P5 Group

Sadowski Coalition Awards

Sadowski Affiliates Awards

Remarks by Ann Reinert, VP, Corporate Responsibility, JPMorgan Chase & Co.

2:30 p.m. – 5 p.m.

Housing Expo

3 p.m. – 5 p.m.

PARTNER MEETING/CAUCUS TIME

- Continuum of Care/Homelessness Caucus
- Florida Nonprofit Housing Advocates Network
- Florida Realtors
- Government/Community Redevelopment Agencies/Florida Association of Housing and Redevelopment Officials/Florida Community Development Association/Florida Redevelopment Association Caucus
- Housing Counselors
- Utility Companies, Weatherization Agencies and Energy Efficiency Partners

6 p.m.

RECEPTION

DAY 2
Tuesday, September 12, 2017

WORKSHOP SESSIONS BEGIN

9 a.m. – 10:15 a.m.

Bankers Can Be Your Best Partners

Presenters: Eloy Villafranca, Marilyn Drayton, Art Fleming

Moderator: Ed Busansky

Back by popular demand, in this workshop, hear from and talk with bankers who are committed to making community investments. Affordable housing and social enterprises are a function of public and private resources—banks are an integral part of the mix. How do you access bank funds for a particular project or to support the operations of your organization? This panel will answer that question and give you a deeper understanding of why and how banks operate relative to community lending and investments. Learn what you can do to be successful in gaining a great banking partner. Our banking panel will also include an expert from the FDIC to explain the role of regulators in regard to the Community Reinvestment Act (CRA). Join us and get connected to the banking resources you need. (This session features representatives from Federal Home Loan Bank Atlanta and Wells Fargo.)

Community Foundations Can Be Your Best Partners

Presenters: Mark Brewer, Jon Thaxton

Moderator: Mike Rogers

Community foundations are grant-making charities that are dedicated to improving the lives of people in a defined local geographic area. They bring together the financial resources of individuals, families, and businesses to support effective nonprofits in their communities. In this session, you will be exposed to two community foundations that are doing highly impactful work to end homelessness and develop affordable housing within the geographic regions they serve. You will learn about how Foundations operate and what you can do to access community foundation resources in your geography. When you're thinking about sources of funding to propel your affordable housing and community development work, consider the value of community foundations to help you reach other potential partners in your community, as well as accessing funding for a particular initiative.

Developing and Operating Permanent Supportive Housing

Presenters: Stephanie Berman, Sharon Lee

Moderator: Susan Pourciau

Permanent supportive housing (PSH) is a proven and highly successful model for ensuring housing stability for those who are disabled or have been homeless. To learn more from the very best, attend this session to hear two presenters who are successful and experienced PSH developer/operators from Miami and Seattle. They have developed and operate thousands of units of PSH affordable housing units. It is

almost certain that your community needs more PSH for your most vulnerable residents, so come hear more about the challenges and the solutions!

How to have an Effective Meeting with your Legislator

Presenters: Ted Granger, Barbara Inman, Danielle Scoggins

Moderator: Suzanne Cabrera

This is the 25th anniversary of the Sadowski Act, the source of funding for SHIP and SAIL. For the past 15 years, we have seen the sweep of housing trust funds become the norm in the Florida legislature. There is no more important way to stop the sweeps than to have local folks meet with their legislators in the district/ "home" office. But, for some, just the thought of having that meeting evokes apprehension akin to a visit to the dentist's office to have a cavity filled. In this workshop, you will overcome those fears! Professional lobbyists will share their secrets for effective meetings that won't hurt a bit! The format will be fast paced and engaging and you will leave with the tools you need to have effective meetings at the local level- where it matters most.

No Cost Tools to Implement Affordable Housing Policies in your Community

Presenters: Ashon Nesbitt, Robert Von

Moderator: Helen Feinberg

Are you getting push-back when trying to advance a policy to increase the production of affordable housing in your community? Are you faced with opposition telling you there is enough affordable housing in the community, or that you shouldn't require that affordable housing be built because it is too costly? Some housing strategies may require expensive studies to implement, but don't be fooled. In this session, you will get access to free tools from experts in market studies and the economics of housing that will put into your hands the ability to determine what the housing demand is in your jurisdiction and what it really costs a developer to produce affordable housing within a market rate development, using the Housing Calculator developed by Street Level Advisors. And as an added bonus, you'll also learn about an effective Florida law that can help you to settle community opposition with a speedy Special Master process.

No Time for Complacency: Disaster Preparedness and Response

Presenters: Aida Andujar, Michael Chaney

Moderator: Keith Bell

Hurricane Mathew delivered the message that we could do more to prepare for storms and other catastrophes. Explore what ongoing programs you might employ to help vulnerable households. The presenters will address the Pre-Disaster resources of SHIP and RCMP, along with Disaster Response resources provided by the Division of Emergency Management. Learn what activities your housing assistance office should undertake to prepare for the next hurricane season, as well as other possible disasters. In addition, learn about the roles of affordable housing providers in short term response and long-term recovery and consider whether your Local Housing Assistance Plan adequately addresses the needs of your residents after a disaster. The presenters will address the process for applying for disaster recovery funds from Florida Housing Finance Corporation, and will offer several approaches for prioritizing assistance to households affected by a disaster.

Surplus Lands and Land Banks: Best Practices for Using Public Lands for Affordable Housing

Presenters: Gladys Cook, Pamela Jo Hatley

Moderator: Christine Ruiz

Surplus land is as good a cash when putting a housing program together. Florida's cities and counties all have surplus real estate, some of which might be perfect for affordable housing or as a trade for other better suited land. Creating a land bank might be a way to make sure these parcels are more readily available for housing projects with guidelines on clearing title and proper disposition. Learn about best practices in using public lands for affordable housing that not only supports the development of housing but creates long term affordability.

10:45 a.m. – 12 p.m.

WORKSHOP SESSIONS CONTINUE

Affirmatively Furthering Fair Housing: A New Approach

Presenters: Carter Burton, Kimberly Spence, Ben Toro-Spears

Moderator: Bob Ansley

All HUD grantee jurisdictions are required to affirmatively further fair housing (AFFH). To do so, local governments must complete an Assessment of Fair Housing (AFH). It is essential that all community development advocates – nonprofits, housing authorities, lenders, realtors, and local government staff – understand the process, how it impacts their work, and how to support the process going forward. In this session, you will learn about the AFH process and why it matters, review best practices in preparing and completing the analysis, and understand how the AFH integrates into local community development plans.

Bankers Can Be Your Best Partners

Presenters: Eloy Villafranca, Christine Ruiz

Moderator: Aileen Pruitt

Back by popular demand, in this workshop, hear from and talk with bankers who are committed to making community investments. Affordable housing and social enterprises are a function of public and private resources—banks are an integral part of the mix. How do you access bank funds for a particular project or to support the operations of your organization? This panel will answer that question and give you a deeper understanding of why and how banks operate relative to community lending and investments. Learn what you can do to be successful in gaining a great banking partner. Our banking panel will also include an expert from the FDIC to explain the role of regulators in regard to the Community Reinvestment Act (CRA). Join us and get connected to the banking resources you need. (This session features representatives from Bank of America and PNC Bank.)

Effective Community Advocacy

Presenters: Bobbie Ibarra, Anthony Jones

Moderator: Chuck Elsesser

Advocates throughout the state are increasingly interested in obtaining new sources of money for affordable housing and community development or winning policy changes to improve the plight of the homeless, developing affordable housing, or opposing displacement. Whether you are interested in changing an ordinance or waging a campaign for a local referendum, effective community advocacy is imperative. What will be effective in one campaign and in one community, may not work in another. But there are common elements for success. In this session you will hear from, and have a discussion with, affordable housing and civil rights community activists.

Funding to Address Homelessness

Presenters: Susan Pourciau, Amanda Rosado

Moderator: Jadira Hoptry

Wondering if your community is missing a great funding opportunity? Confused by the alphabet soup of funding? This session will provide a Funding 101 summary of various federal, state, and local funding sources that can help address homelessness in your community. We will discuss how funding and grants can be layered and used most wisely to reduce homelessness for various populations and needs.

Inclusionary Zoning and CLTs

Presenters: Robert Dowling, Ashon Nesbitt

Moderator: Jaimie Ross

Inclusionary zoning is a land use tool that requires a small percentage of affordable housing to be produced concurrently with market rate development. Community land trusts are a land use tool for keeping housing affordable in perpetuity. Using these two tools in tandem benefits the market rate developer, the local government, and the community in need of affordable housing. This session highlights the work of the Florida Community Land Trust Institute supporting community land trusts throughout Florida, and how CLTs can support mixed-income housing communities by facilitating inclusionary housing programs. Community Home Trust, serving Chapel Hill North Carolina, will be showcased for the success it has had over the past 17 years providing permanently affordable homeownership built by private sector

developers pursuant to an inclusionary zoning ordinance. The local government's housing policies have enabled Community Home Trust to provide permanently affordable housing in areas rich with opportunity.

One of Florida's Best Programs for Nonprofits: The PLP

Presenters: Gladys Cook, Rob Dearduff, Shawn Wilson

Moderator: Ben Johnson

The Predevelopment Loan Program bridges the gap in funding and capacity for nonprofits to start and finish affordable housing projects. PLP is the first stop for nonprofits, public housing authorities or local governments to explore the feasibility of a project and receive low interest financing for site acquisition along with activities needed for the credit underwriting process. In this session hear from the program administrator at Florida Housing Finance Corporation, a Technical Assistance Provider from the Florida Housing Coalition and a developer who has found success in getting a project started. Topics will cover the application process, how the funds are used and lessons learned in using this flexible and vital program.

Tiny Homes for Temporary and Permanent Housing

Presenters: Brett Hiltbrand, Sharon Lee

Moderator: Stephen Bender

Many communities struggling with homelessness are considering tiny homes as an alternative to having people living in tents or on the streets. Seattle's Low Income Housing Institute has been nationally recognized for the large number of tiny homes villages they have built for temporarily housing people who are homeless. Hear directly from Seattle's LIHI Executive Director how they were able to comply with land use laws and building codes and how people are moved rapidly into long-term housing and employment. Cornerstone Tiny Homes now has a Florida code compliant tiny home and for Florida. Learn about the progress this former builder of large homes in Florida has been having gaining acceptance for tiny homes as permanent housing, for people of varying incomes, one community after another.

12:15 p.m. – 1:30 p.m.

**Lunch, Keynote Address – Chris Estes, National Housing Conference
Non-Profit Raffle, Chaney Raffle**

2 p.m. – 3:15 p.m.

WORKSHOP SESSIONS CONTINUE

FHFC Special Needs and Homeless

Presenters: Bill Aldinger, Nancy Muller

Moderator: Susan Pourciau

Florida Housing Finance Corporation (FHFC) offers funding to increase affordable housing for people with disabilities, those who have been homeless, and others with special needs. Every community in Florida needs more affordable housing for these special populations and this is your best source of funding to make that happen! Come hear more about expected upcoming opportunities for funding to acquire property, renovate a building, construct new buildings, and make more housing available to those who have special needs.

Housing is Healthcare

Presenters: Bakari Burns, Mike Griffin, Lori Pampilo-Harris

Moderator: Helen Feinberg

In 2013, the Central Florida region was ranked worst among the nation's mid-sized cities for its chronically homeless population. In 2014, Florida Hospital made the largest one-time private commitment of \$6 million to end chronic homelessness in Central Florida history. Central Florida leaders leveraged this contribution to launch a campaign to end chronic homelessness in the region by transitioning to the "housing-first" model, including an investment of over \$4 million from the City of Orlando. The results are 168 housed since September 2015 through that Florida Hospital's funding and an additional 400 chronically homeless

Central Floridians were housed as a result of the regional housing-first efforts. In this session, you will hear why making investment in Housing First makes economic sense for local governments and for Florida's hospitals.

Keeping Housing Affordable Long Term

Presenters: Anthony Jones, Debra Koehler

Moderator: Mark Hendrickson

In 2016, The Florida Housing Coalition successfully fought a proposal from some in the for-profit sector of affordable housing developers to reduce the required term of affordability for FHFC's multifamily housing. We believe that preserving affordability should be a core public policy position for the use of public subsidy. Community land trusts and shared equity housing programs bake lasting affordability into program design. In this session, the presenters will address the economics, public policy, and implementation issues for long term affordability.

Laws that Nonprofits need to Know

Presenters: Terry Costolo, Alicia Magazu, Carol Miller, Wendy Wilson

Moderator: Chuck Elsesser

This session will explore key areas of non-profit governance and management including conflicts of interests for board members, the intricacies of bylaws and organizational documents, and compliance with State of Florida and federal regulations. Additional discussion will focus on lobbying and holding title to real estate. This session will also provide an overview of due diligence investigations necessary for nonprofits to undertake when purchasing or leasing real estate for commercial or residential use. The speakers will cover real world examples of pitfalls that have derailed or sidetracked the development and use of real estate and will discuss what services are available for free to avoid these mistakes.

Public Housing Authorities Addressing Homelessness

Presenters: Debra Johnson, Susan Myers, Joe Savage

Moderator: Jack Humburg

Public Housing Authorities play an increasingly important role in addressing homelessness. By collaborating, engaging in community planning efforts, and implementing specific strategies for homeless and near-homeless households, PHAs can be an integral partner in reducing homelessness. In this session, Joe Savage from the United States Interagency Council on Homelessness will provide an overview of specific strategies and best practices from PHAs nationally. In addition, presenters from Pinellas County will provide an overview of local efforts stemming from collaboration between the PHA and the Homeless Continuum of Care. Attend to learn new strategies and share your own success stories from your own community.

Solar Sunshot and SELF

Presenters: Duanne Andrade, Gladys Cook, Doug Coward

Moderator: Brad Goar

Florida is going clean, green and solar but how do you choose the right technology and perhaps more importantly, how do you finance it for low income communities? Learn how to access affordable financing for sustainable property improvements from the Solar and Energy Loan Fund (SELF) which is a designated Community Development Financial Institution. Topics will include renewable energy such as home solar systems, wind-hazard mitigation, and water conservation. The Florida Housing Coalition will also review solar initiatives in the state and offer tips on building sustainability into housing programs with the goal to give the low-income community access to savings from solar energy systems. Rehab specialists and nonprofits will get the tools they need to go clean green and solar in their communities.

Using Tax Credits for Housing and Community Development

Presenters: Nelson Black, David Leon, Mark Shelburne

Moderator: Tim O'Malley

Within the constraints of a 75-minute session, you will learn about the world of tax credits for housing and community development. Our expert panel will provide a comprehensive overview of 9% tax credits, 4%

tax credits, New Market Tax Credits, Historic Tax Credits, and Renewable Energy Tax Credits. You may not be able to go out and do a deal following this session, but you'll learn enough to know whether you want to learn more and where to go for help.

3:45 p.m. – 5 p.m.

WORKSHOP SESSIONS CONTINUE

Case Study of a Success Story of an Intentional Community: Promise in Brevard

Presenters: Betsy Farmer, Alison Colvard

Moderator: David Hall

Promise in Brevard was just a dream in 2012 for Betsy Farmer who had been talking to other parents of children with intellectual and developmental disabilities. They knew as their children became adults there were virtually no choices to live independently in the community, be gainfully employed, and have the supports needed. In November 2017, Promise in Brevard will be built and fully occupied after Betsy and her team successfully navigated the financing and development process. The intentional community will have 52 units for 126 residents. Promise is more than a place to sleep- it offers opportunities for employment in a number of entrepreneurial start ups including a catering kitchen, bakery, art studio, and a hydroponic garden and farmers market. Experience the enthusiasm Promise has generated and how a community wide effort can not only build housing that is affordable for persons with special needs, but also a chance to work, learn and play.

CDBG, HOME, 108 and Rural Development Update

Presenters: Carter Burton, Gladys Cook, Daryl Cooper, Kimberly Spence

Moderator: Leroy Moore

We are in an era of declining federal and state funding and housing professionals and advocates remain uncertain of public funding to address affordable housing and community development needs including funding under programs like CDBG, HOME, and Section 108. While we can still access these funds, it is important to know how to use these programs to make the greatest impact on affordable housing and ensure successful outcomes. Additionally, USDA Rural Development (RD) has a Section 502 Direct Loan product that can be utilized to provide 33- or 38-year mortgages term along with a subsidized interest rate to families in the Very-Low to Moderate income categories. The Section 502 mortgage products can be used in conjunction with other down payment or affordable housing grant and/or loan products. In this workshop, we will discuss best practices for use of these funding sources in affordable housing projects as well as strategies to ensure success when administering or implementing federally-funded projects.

FHFC Funding Resources

Presenters: Bill Aldinger, Nancy Muller

Moderator: Jeff Kiss

The 2017 Florida Legislature again replenished important funding pots from the State Housing Trust Fund to be administered by the Florida Housing Finance Corporation. These resources include funding for the SAIL program, with a set-aside for persons with a disabling condition; and grant funding for housing for persons with developmental disabilities. Other rental programs such as the Workforce Housing initiative and the HOME program will also be discussed. The session will cover the competitive Housing Credit program and the current timelines for allocating these 2017-2018 affordable housing allocations. Each of these funding opportunities will be explained in terms of the amount of money available, the target populations, and what rules will be followed for the individual requests for applications (RFA) that will guide where and how these monies are to be used throughout the State.

Housing Connections: A Research Update from the Shimberg Center

Presenters: Anne Ray

Moderator: Bill O'Dell

The Shimberg Center at the University of Florida and its partners will present new research findings on a wide range of Florida housing topics. Participants will learn about recent studies on the impacts of homelessness on Florida students' school performance, and how schools and communities can support

homeless children and youth; how Florida's affordable housing developments measure up in terms of transit access and walkability to jobs and key services; and how energy costs affect financial stability for Housing Choice Voucher recipients and affordable housing tenants in Jacksonville, Orlando, Gainesville, and Tallahassee.

Housing for Persons with Mental and Developmental Disabilities within a Community at Large

Presenters: Jack Humurg, Sheryl Soukup

Moderator: Eryn Calabro

In the past several years, new affordable housing opportunities have become available for people with developmental disabilities. The presenters will discuss various housing options for individuals with developmental disabilities, as well as success stories that will demonstrate how each option can be achieved. Participants will learn how community partnerships can lead to the development of neighborhoods that are intentionally designed to include people with disabilities in natural proportions. In addition, participants will learn how landlords and support providers can work together to increase successful outcomes for tenants with disabilities. The presenters will explain how funding sources can be layered to finance the development of affordable housing opportunities for people with disabilities. Data will be presented on the housing needs and preferences of individuals with developmental disabilities in Florida.

Veteran Homelessness in Florida: Progress and Lessons Learned

Presenters: Nikki Barfield, Erik Braun, Michael Raposa

Moderator: Christine Long

Several communities in Florida have been successful in dramatically reducing Veteran homelessness and putting systems in place to continue to house Veterans quickly. Every community is working hard to effectively end homelessness among Veterans through collaborations between local governments, homeless Continuums of Care, the Veterans Administration, public housing authorities, and nonprofit service providers. Join us as we discuss what strategies work best, building successful collaborations, using funding wisely, and how to address challenges.

What Local Governments do to End Homelessness?

Presenters: Wayne Applebee, Susan Pourciau, Joe Savage

Moderator: Don Hadsell

Homelessness is costly to local governments and systems of care, and affects the quality of life for all who work, live, and play in Florida communities. In this session, Joe Savage from the United States Interagency Council on Homelessness will share insights into national best practices for local governments. In addition, we will discuss a case study closer to home by learning how the City of Sarasota and Sarasota County came together in collaboration with other stakeholders to create an effective homeless response system.

DAY 3

Wednesday, September 13, 2017

9 a.m. – 12 p.m.

SHIP ADMINISTRATORS TRAINING

Presenters: Rob Dearduff, George Romagnoli, Don Hadsell, Anthony Jones

Moderators: Michael Chaney and Aida Andujar, Florida Housing Coalition

Join the SHIP Administrators Training sponsored by Florida Housing Finance Corporation.

This three-hour session features panels on:

- Preserving affordability and stretching SHIP dollars with shared equity and community land trusts
- How to ensure SHIP appropriations in 2018 and beyond.
- An update on SHIP monitor visits and SHIP program compliance.

Open discussion about hot topics, trends, best practices, and challenges is encouraged.

9 a.m. – 12 p.m.

COMMUNITY LAND TRUST SYMPOSIUM

Presenters: Rita Ballesteros, Mandy Bartle, Evelyn Dobson, Cindee LaCourse-Blum, Nancy Merolla, Ashon Nesbitt, Daniel Ticona

Moderators: Marilyn Drayton, Jaimie Ross

There is increasing demand for community land trusts and the Florida CLT Institute is working with emerging CLTs throughout the state. Participants can further this movement in a number of ways, including sharing how to effectively sell the story of CLT success to garner increased support and expanded reach of CLTs throughout the state on the mission to produce permanently affordable housing. At the Symposium, will hear from leaders of established community land trusts who will share their experiences of partnering with local government with positive results. Participants will then hear from Freddie Mac and Fannie Mae about their respective plans to spur greater CLT lending as part of their Duty to Serve, and lender representatives will share why they make CLT loans (and want to make more). Finally, participants will brainstorm about “what’s next” for CLTs in Florida. Building strong relationships with local government and engaging the lending community will create the scale needed for the growth and long-term sustainability of CLTs.